Internal reading guide for the LP COP guidelines

Information sharing with AMEX / partners is **fundamentally permitted** for:

- All information that is available in the individual states via publicly accessible sources such as homepages for the programs (www.payback.de, etc.) and partners in the states, customer communications in the states

- All information that can be found in the standard PAYBACK presentation (D) (PR permissibility clarified)

Information sharing with AMEX / **potential partners with a non-disclosure agreement**:

- Partner-independent PAYBACK organizational descriptions (such as a committee description) and process information (e.g. a log-in process)
  Note:
  This is not an LPCOP theme;
  with AMEX, the transfer of knowledge in this format is OK;
  with third parties (potential partners), the level of detail must be taken into account and/or the issue of how much company knowledge is being shared, in other words information that determines company value

- General partner information (e.g. partnership models, etc.) that cannot be traced back to individual partners

- Exemplary information, e.g. pricing/calculation models

- Anonymized and aggregated information / data that does not allow 1:1 conclusions to be drawn about a partner / customer
  Note:
  If there is more than 1 transnational partner in an industry, information can often be shared if reference is made to the PAYBACK Global implementation (overall vs. Germany) and the specific industry

No sharing of information relating to AMEX competitors or information that is **confidential**. The sharing of confidential information is only permissible once it has been reviewed and approved by the LPCOP team.

The above guidelines should be observed for **all exchanges** between AMEX and all PAYBACK country organizations.

No contractual clause exists explicitly regarding the use of the data or approval of the partners, nor is such a clause planned.

Confidential information must also be correspondingly labeled as confidential!

Before the exchange of confidential information, **approval must be obtained from the LPCOP team**. The request must be sent by email to lpcop@loyaltypartner.com and should include the following information:

- Description of the request
- Reason for and explanation of the exchange
- Who will receive the information
- Confirmation by the recipient of the information if this person is an AMEX employee:
  "Please briefly confirm
  (i) that you have reviewed the LPCOP guidelines and
  (ii) that you will not disclose the Confidential Information to anyone else or use it for any other purpose without the approval of Loyalty Partner.
  Save only for yourself as an American Express employee who has the need to access the information in order to pursue the same legitimate purpose for which the information has been provided."

The **LPCOP team** will review the request accordingly.
Only with and after receipt of approval can **confidential information** be exchanged!

<u>Preparing partner examples / case studies:</u>

Information about the partner	**Third parties in general**	**Third parties with NDA***	**AXP**
Partner name, industry and / or country	YES	YES	YES
<u>Fundamental</u> benefits and advantages of a partner with PAYBACK (strategy)	YES	YES	YES
Partnership model and implemented features	YES	YES	YES
Promotion idea in conjunction with the partner	YES	YES	YES
Advertisements with the partner logo	YES	YES	YES
Partner-specific sensitive key figures: • transactions • log-ins • customer statistics • revenue uplift • other monetization • marketing figures such as response values, receipt amount/increase • promotion results	No, only: anonymized, in other words not allowing any conclusions about the partner, AND: • only where the industry is named (if more than 1 exists in the PAYBACK Global environment), • partner is not named • values only indexed / as percentages • no negative examples / negative key figures		
PAYBACK standard contract, generic	NO	Only adapted for concrete negotiations	YES
Separate contractual agreements, e.g. compensation and service portfolio	NO	NO	NO
Financial data that is publicly accessible, e.g. from market studies, Commercial Registry, business reports	YES	YES	YES
Financial data that is **not** publicly accessible	NO	NO	NO

***NDA**= Non-disclosure agreement